

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kang Y. Lee et al. **Examiner:** Michael R. Zecher
Serial No: 10/053,303 **Art Unit:** 3691
Filed: November 7, 2001 **Docket:** JP920000395US1 (20748)
For: SYSTEM AND METHOD FOR PERFORMING PERSONAL
FINANCE MANAGEMENT USING THE INTERNET

Confirmation No: 5802 **Dated:** December 29, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. §1.116

Sir:

This reply responds to the final Office Action mailed October 28, 2008. Please reconsider the claims in the application in view of the remarks set forth below.

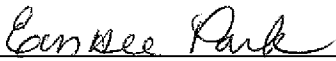
Listing of claims begins on page 2 of this paper.

Remarks begin on page 8 of this paper.

CERTIFICATION OF ELECTRONIC TRANSMISSION

I hereby certify that this paper is being electronically transmitted to the Patent and Trademark Office on the date shown below.

Dated: December 29, 2008


Eunhee Park